

A MESSAGE FROM THE INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

This notice is to inform you that you are in default under the terms of your mortgage loan. If you continue to be in default for thirty (30) more days, your mortgage lender may choose to file a foreclosure complaint against you in court. If that happens, you could be at risk of losing your home. Indiana Housing and Community Development Authority (the "Authority") wants you to know about a service the Authority sponsors to help you if you are facing foreclosure, and that

Mortgage foreclosure is a complex process. People may approach you about "saving" your home. You should be careful about any such promises. There are government agencies and nonprofit organizations you may contact for helpful information about the foreclosure process. For the name and telephone number of an organization near you, please call the Indiana Housing and Community Development Authority at 1-877-GET-HOPE or go to www.877GetHope.org.

In the State of Indiana, there is a Foreclosure Prevention Network that offers free mortgage foreclosure counseling and assistance to homeowners like you. It is sponsored by the Indiana Housing and Community Development Authority ("Authority"). You can reach the Network by calling 1-877-Get-Hope (1-877-438-4673) or by going to www.877GetHope.org.

We urge you to work with a mortgage foreclosure counselor who is certified by the Authority and is a member of the Network. Their services are confidential and are provided for free by the State of Indiana.

Date Sent: _____